



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** AMERICAN EXPRESS COMPANY

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 214,915,000

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERICAN EXPRESS COMPANY  
200 VESEY STREET  
  
NEW YORK, NY 10285

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	199,342,000	188,570,000	188,042,750	188,628,000	193,637,000
Net income (\$000) .....	5,942,000	6,341,000	8,060,000	3,139,000	6,758,000
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	4.77			3.99			4.12			4.23			4.45		
+ Non-interest income .....	21.10			17.39			18.40			14.90			18.05		
– Overhead expense .....	19.94			17.10			18.06			14.45			16.36		
– Provision for credit losses .....	0.77			-1.04			-0.75			2.51			1.84		
+ Securities gains (losses) .....	0			0			0			0			0		
+ Other tax equivalent adjustments .....	0			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	5.11			5.88			5.63			2.25			4.35		
Net operating income .....	3.97			4.48			4.29			1.66			3.49		
Net income .....	3.97			4.48			4.29			1.66			3.49		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	6.55			5.26			5.40			5.90			6.92		
Interest expense .....	1.17			0.79			0.77			1.23			1.98		
Net interest income (tax equivalent) .....	5.38			4.48			4.63			4.68			4.94		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.91			0.92			0.83			2.63			2.28		
Earnings coverage of net loan and lease losses (X) .....	8.65			8.41			8.93			2.81			3.70		
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.21			2.80			2.36			4.88			2.11		
Allowance for loan and lease losses / Total loans and leases .....	2.21			2.80			2.36			4.88			2.11		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.21			0.15			0.15			0.26			0.40		
30–89 days past due loans and leases / Total loans and leases .....	0.44			0.30			0.30			0.37			0.59		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	26.29			15.74			24.43			13.79			42.08		
Net short-term noncore funding dependence .....	-1.43			-4.62			2.17			-19.44			5.41		
Net loans and leases / Total assets .....	72.41			67.63			75.15			59.61			73.81		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.06			11.76			10.46			10.95			10.21		
Holding company equity capital / Total assets .....	11.14			13.26			11.76			12.01			11.63		
Total equity capital (including minority interest) / Total assets .....	11.15			13.28			11.79			12.02			11.66		
Common equity tier 1 capital / Total risk-weighted assets .....	10.62			12.64			10.54			13.51			10.71		
Net loans and leases / Equity capital (X) .....	6.50			5.10			6.39			4.96			6.35		
Cash dividends / Net income .....	20.55			17			17.73			46.89			21.29		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	16.64			-1.60			-1.47			-3.50			5.15		
Equity capital .....	-1.99			11.71			-3.50			-0.36			3.50		
Net loans and leases .....	24.89			15.98			24.21			-22.07			5.53		
Noncore funding .....	34.06			-22.48			-13.04			-26.86			-0.41		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	23.33			27.31			25.40			21.78			8.67		
Long-term debt / Equity capital .....	98.60			54.13			75.22			77.48			96.99		
Equity investment in subsidiaries / Equity capital .....	100.03			98.93			102.01			101.41			100.44		
Cash from ops + noncash items + op expense / Op expense + dividends .....	246.35			287.82			368.04			145.27			264.02		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,344,000	6,494,000	8,850,000	9,779,000	11,308,000	28.49	40.42
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	8,344,000	6,494,000	8,850,000	9,779,000	11,308,000	28.49	40.42
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	8,344,000	6,494,000	8,850,000	9,779,000	11,308,000	28.49	40.42
Investment interest income (tax equivalent).....	68,000	67,000	84,000	135,000	203,000	1.49	-30.61
Interest on balances due from depository institutions.....	260,000	68,000	88,000	153,000	555,000	282.35	25.60
Interest income on other earning assets.....	22,000	5,000	12,000	17,000	22,000	340.00	69.23
Total interest income (tax equivalent).....	8,694,000	6,634,000	9,034,000	10,084,000	12,088,000	31.05	38.88
Interest on time deposits of \$250K or more.....	6,000	9,000	10,000	20,000	11,000	-33.33	500.00
Interest on time deposits < \$250K.....	130,000	103,000	128,000	217,000	287,000	26.21	-38.39
Interest on foreign office deposits.....	0	0	0	1,000	5,000		-100.00
Interest on other deposits.....	609,000	242,000	316,000	702,000	1,256,000	151.65	88.54
Interest on other borrowings and trading liabilities.....	781,000	620,000	807,000	1,135,000	1,883,000	25.97	-19.57
Interest on subordinated debt and mandatory convertible securities.....	30,000	17,000	22,000	22,000	22,000	76.47	30.43
Total interest expense.....	1,556,000	991,000	1,283,000	2,097,000	3,464,000	57.01	1.57
Net interest income (tax equivalent).....	7,138,000	5,643,000	7,751,000	7,987,000	8,624,000	26.49	50.97
Non-interest income.....	31,541,000	24,596,000	34,591,000	28,098,000	34,945,000	28.24	58.18
Adjusted operating income (tax equivalent).....	38,679,000	30,239,000	42,342,000	36,085,000	43,569,000	27.91	56.80
Overhead expense.....	29,815,000	24,179,000	33,956,000	27,259,000	31,673,000	23.31	73.91
Provision for credit losses.....	1,155,000	-1,472,000	-1,419,000	4,726,000	3,554,000		-39.50
Securities gains (losses).....	0	0	0	0	-1,000		
Other tax equivalent adjustments.....	-1,000	0	0	1,000	0		
Pretax net operating income (tax equivalent).....	7,633,000	8,314,000	10,581,000	4,253,000	8,422,000	-8.19	35.92
Applicable income taxes.....	1,772,000	2,041,000	2,629,000	1,161,000	1,670,000	-13.18	6.75
Tax equivalent adjustments.....	0	1,000	1,000	2,000	4,000	-100.00	-100.00
Applicable income taxes (tax equivalent).....	1,772,000	2,042,000	2,630,000	1,163,000	1,674,000	-13.22	5.23
Minority interest.....	-81,000	-69,000	-109,000	-49,000	-10,000		
Net income before discontinued operations, net of minority interest.....	5,942,000	6,341,000	8,060,000	3,139,000	6,758,000	-6.29	51.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	5,942,000	6,341,000	8,060,000	3,139,000	6,758,000	-6.29	51.12
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	5,861,000	6,272,000	7,951,000	3,090,000	6,748,000	-6.55	49.06
Investment securities income (tax equivalent).....	68,000	67,000	84,000	135,000	203,000	1.49	-30.61
US Treasury and agency securities (excluding mortgage-backed securities).....	40,000	47,000	58,000	95,000	143,000	-14.89	207.69
Mortgage-backed securities.....	0	1,000	1,000	1,000	1,000	-100.00	-100.00
All other securities.....	28,000	19,000	25,000	39,000	59,000	47.37	-66.27
Cash dividends declared.....	1,221,000	1,078,000	1,429,000	1,472,000	1,439,000	13.27	30.03
Common.....	1,178,000	1,029,000	1,358,000	1,393,000	1,358,000	14.48	34.17
Preferred.....	43,000	49,000	71,000	79,000	81,000	-12.24	-29.51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	5.82			4.69			4.80			5.35			6.24		
Less: Interest expense .....	1.04			0.70			0.68			1.11			1.79		
Equals: Net interest income (tax equivalent) .....	4.77			3.99			4.12			4.23			4.45		
Plus: Non-interest income .....	21.10			17.39			18.40			14.90			18.05		
Equals: adjusted operating income (tax equivalent) .....	25.87			21.38			22.52			19.13			22.50		
Less: Overhead expense .....	19.94			17.10			18.06			14.45			16.36		
Less: Provision for credit losses .....	0.77			-1.04			-0.75			2.51			1.84		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0			0		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	5.11			5.88			5.63			2.25			4.35		
Less: Applicable income taxes (tax equivalent) .....	1.19			1.44			1.40			0.62			0.86		
Less: Minority interest .....	-0.05			-0.05			-0.06			-0.03			-0.01		
Equals: Net operating income .....	3.97			4.48			4.29			1.66			3.49		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	3.97			4.48			4.29			1.66			3.49		
Memo: Net income (last four quarters) .....	3.91			4.13			4.29			1.66			3.49		
Net income—BHC and noncontrolling (minority) interest .....	3.92			4.43			4.23			1.64			3.48		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.72			89.15			88.99			90.53			90.16		
Average interest-bearing funds / Average assets .....	67.57			66.98			66.95			70.42			69.13		
Interest income (tax equivalent) / Average earning assets .....	6.55			5.26			5.40			5.90			6.92		
Interest expense / Average earning assets .....	1.17			0.79			0.77			1.23			1.98		
Net interest income (tax equivalent) / Average earning assets .....	5.38			4.48			4.63			4.68			4.94		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	7.50			7.28			7.17			8.13			7.96		
Interest-bearing bank balances .....	1.52			0.31			0.32			0.50			2.35		
Federal funds sold and reverse repos .....	6.76			4.01			4.48			5.23			3.96		
Trading assets .....	0			0			0			0			0		
Total earning assets .....	6.55			5.26			5.40			5.90			6.92		
Investment securities (tax equivalent) .....	1.94			0.50			0.55			0.87			2.73		
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.54			0.46			0.55			0.58			2.07		
Mortgage-backed securities .....	0			6.15			4.88			3.05			2.31		
All other securities .....	4.58			2.85			2.78			4.35			6.08		
Interest-bearing deposits .....	1.07			0.55			0.53			1.17			2.17		
Time deposits of \$250K or more .....	1.46			1.54			1.38			2.35			2.40		
Time deposits < \$250K .....	2.41			2.41			2.39			2.42			2.47		
Other domestic deposits .....	0.96			0.41			0.40			1			2.11		
Foreign deposits .....	0			0			0			2.74			54.05		
Federal funds purchased and repos .....															
Other borrowed funds and trading liabilities .....	2.59			2.09			2.07			2.26			3.09		
All interest-bearing funds .....	1.54			1.05			1.02			1.58			2.59		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	31,541,000	24,596,000	34,591,000	28,098,000	34,945,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	80,000	70,000	97,000	90,000	98,000
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	196,000	175,000	236,000	218,000	302,000
Venture capital revenue	0	0	0	-3,000	-3,000
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1,000	10,000	-31,000	-3,000	9,000
Other non-interest income	31,266,000	24,341,000	34,289,000	27,796,000	34,539,000
Total overhead expenses	29,815,000	24,179,000	33,956,000	27,259,000	31,673,000
Personnel expense	5,218,000	4,586,000	6,240,000	5,718,000	5,911,000
Net occupancy expense	581,000	508,000	703,000	796,000	748,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	39,000	44,000	57,000	54,000	49,000
Other operating expenses	23,977,000	19,041,000	26,956,000	20,691,000	24,965,000
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	74,974	62,986	64,016	63,718	64,611
Average personnel expense per employee	69.60	72.81	97.48	89.74	91.49
Average assets per employee	2,658.82	2,993.84	2,937.43	2,960.36	2,996.97

## Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	77.09			79.96			80.20			75.54			72.70		

## Percent of Average Assets

Total overhead expense	19.94			17.10			18.06			14.45			16.36		
Personnel expense	3.49			3.24			3.32			3.03			3.05		
Net occupancy expense	0.39			0.36			0.37			0.42			0.39		
Other operating expenses	16.06			13.49			14.37			11			12.92		
Overhead less non-interest income	-1.15			-0.29			-0.34			-0.44			-1.69		

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	77.08			79.96			80.19			75.54			72.70		
Personnel expense	13.49			15.17			14.74			15.85			13.57		
Net occupancy expense	1.50			1.68			1.66			2.21			1.72		
Other operating expenses	62.09			63.11			63.80			57.49			57.41		
Total non-interest income	81.55			81.34			81.69			77.87			80.21		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.21			0.23			0.23			0.25			0.22		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0.51			0.58			0.56			0.60			0.69		
Venture capital revenue	0			0			0			-0.01			-0.01		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			0.03			-0.07			-0.01			0.02		
Other non-interest income	80.83			80.50			80.98			77.03			79.27		
Overhead less non-interest income	-4.46			-1.38			-1.50			-2.33			-7.51		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.21			24.55			24.85			27.30			19.83		
Applicable income tax + TE / Pretax net operating income + TE	23.21			24.56			24.86			27.35			19.88		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	15,000	23,000	20,000	0	0	-34.78	
Commercial and industrial loans	55,094,000	42,576,000	47,153,000	39,690,000	50,663,000	29.40	21.20
Loans to individuals	100,712,000	82,745,000	94,962,000	80,009,000	98,595,000	21.71	32.58
Loans to depository institutions and acceptances of other banks	114,000	57,000	62,000	0	0	100.00	
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,220,000	2,798,000	2,921,000	227,000	284,000	15.08	952.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	159,155,000	128,199,000	145,118,000	119,926,000	149,542,000	24.15	30.75
Less: Allowance for loan and lease losses	3,525,000	3,585,000	3,421,000	5,852,000	3,162,000	-1.67	68.90
Net loans and leases	155,630,000	124,614,000	141,697,000	114,074,000	146,380,000	24.89	30.09
Debt securities that reprice or mature in over 1 year	2,169,000	1,027,000	1,035,000	1,847,000	1,721,000	111.20	7.16
Mutual funds and equity securities	946,000	127,000	111,000	129,000	163,000	644.88	1651.85
Subtotal	158,745,000	125,768,000	142,843,000	116,050,000	148,264,000	26.22	30.42
Interest-bearing bank balances	26,874,000	24,495,000	20,085,000	29,733,000	20,522,000	9.71	22.30
Federal funds sold and reverse repos	293,000	369,000	463,000	92,000	87,000	-20.60	240.70
Debt securities that reprice or mature within 1 year	2,427,000	8,543,000	1,633,000	19,812,000	6,745,000	-71.59	-1.38
Trading assets	22,000	7,000	6,000	18,000	7,000	214.29	-4.35
Total earning assets	188,361,000	159,182,000	165,030,000	165,705,000	175,625,000	18.33	28.79
Non-interest-bearing cash and due from depository institutions	3,012,000	2,944,000	1,292,000	2,984,000	3,613,000	2.31	6.81
Premises, fixed assets, and leases	2,970,000	3,001,000	3,056,000	3,002,000	2,592,000	-1.03	88.33
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	917,000	678,000	891,000	844,000	1,249,000	35.25	-21.08
Intangible and other assets	19,655,000	18,456,000	18,279,000	18,830,000	15,235,000	6.50	17.34
Total assets	214,915,000	184,261,000	188,548,000	191,365,000	198,314,000	16.64	27.49
Quarterly average assets	210,689,000	185,048,000	186,461,000	187,756,000	195,720,000	13.86	25.56
Average loans and leases (YTD)	148,408,000	118,991,667	123,380,500	120,230,000	141,984,250	24.72	28.41
<b>Memoranda</b>							
Loans held-for-sale	9,000	0	0	0	0		
Loans not held-for-sale	159,146,000	128,199,000	145,118,000	119,926,000	149,542,000	24.14	30.74
Real estate loans secured by 1-4 family	15,000	23,000	20,000	0	0	-34.78	
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	5,542,000	9,697,000	2,779,000	21,788,000	8,629,000	-42.85	22.10
U.S. Treasury securities	3,768,000	8,757,000	1,704,000	20,730,000	7,429,000	-56.97	237.03
US agency securities (excluding mortgage-backed securities)	5,000	6,000	6,000	7,000	9,000	-16.67	-58.33
Municipal securities	55,000	106,000	111,000	178,000	243,000	-48.11	-96.15
Mortgage-backed securities	12,000	21,000	18,000	30,000	41,000	-42.86	-84.21
Asset-backed securities	0	0	0	0	0		
Other debt securities	756,000	680,000	829,000	714,000	744,000	11.18	-59.16
Mutual funds and equity securities	946,000	127,000	111,000	129,000	163,000	644.88	1651.85
Available-for-sale securities	4,596,000	9,570,000	2,668,000	21,659,000	8,466,000	-51.97	1.26
U.S. Treasury securities	3,768,000	8,757,000	1,704,000	20,730,000	7,429,000	-56.97	237.03
US agency securities (excluding mortgage-backed securities)	5,000	6,000	6,000	7,000	9,000	-16.67	-58.33
Municipal securities	55,000	106,000	111,000	178,000	243,000	-48.11	-96.15
Mortgage-backed securities	12,000	21,000	18,000	30,000	41,000	-42.86	-84.21
Asset-backed securities	0	0	0	0	0		
Other debt securities	756,000	680,000	829,000	714,000	744,000	11.18	-59.16
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-89,000	47,000	30,000	85,000	44,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	912,000	37,000	41,000	61,000	99,000	2364.86	2841.94

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	379,000	298,000	342,000	335,000	183,000	27.18	426.39
NOW, ATS and transaction accounts .....	1,672,000	661,000	772,000	652,000	870,000	152.95	803.78
Time deposits less brokered deposits < \$250K .....	-14,887,000	-11,414,000	-11,515,000	-12,499,000	-14,878,000		
MMDA and other savings accounts .....	87,558,000	77,699,000	78,027,000	76,930,000	61,645,000	12.69	104.25
Other non-interest-bearing deposits .....	1,608,000	1,890,000	2,092,000	2,426,000	2,309,000	-14.92	-37.04
Core deposits .....	76,330,000	69,134,000	69,718,000	67,844,000	50,129,000	10.41	127.27
Time deposits of \$250K or more .....	714,000	617,000	512,000	917,000	610,000	15.72	549.09
Foreign deposits .....	639,000	712,000	738,000	902,000	470,000	-10.25	39.52
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	3,001,000		-100.00
Other borrowings w/remaining maturity of 1 year or less .....	7,099,000	12,235,000	10,007,000	10,006,000	12,133,000	-41.98	-20.75
Other borrowings w/remaining maturity over 1 year .....	35,489,000	23,903,000	30,313,000	34,227,000	49,329,000	48.47	-12.95
Brokered deposits < \$250K .....	27,382,000	15,736,000	15,508,000	19,583,000	24,198,000	74.01	-7.19
Noncore funding .....	71,323,000	53,203,000	57,078,000	65,635,000	89,741,000	34.06	-10.92
Trading liabilities .....	17,000	6,000	4,000	18,000	5,000	183.33	-15.00
Subordinated notes and debentures + trust preferred securities .....	1,320,000	598,000	598,000	598,000	597,000	120.74	18.28
Other liabilities .....	41,960,000	36,856,000	38,918,000	34,276,000	34,714,000	13.85	28.32
Total liabilities .....	190,950,000	159,797,000	166,316,000	168,371,000	175,186,000	19.50	29.47
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,584,000	2,326,000	1,584,000	1,584,000	1,584,000	-31.90	0.00
Common stock .....	150,000	156,000	153,000	161,000	163,000	-3.85	-14.29
Common surplus .....	10,160,000	10,345,000	10,182,000	10,576,000	10,482,000	-1.79	-7.23
Retained earnings .....	15,685,000	14,832,000	13,474,000	13,834,000	13,864,000	5.75	43.91
Accumulated other comprehensive income .....	-3,377,000	-2,963,000	-2,945,000	-2,895,000	-2,737,000		
Other equity capital components .....	-262,000	-271,000	-271,000	-279,000	-292,000		
Total holding company equity capital .....	23,940,000	24,425,000	22,177,000	22,981,000	23,064,000	-1.99	13.59
Noncontrolling (minority) interest in subsidiaries .....	25,000	39,000	55,000	13,000	64,000	-35.90	1150.00
Total equity capital, including minority interest .....	23,965,000	24,464,000	22,232,000	22,994,000	23,128,000	-2.04	13.70
Total liabilities and capital .....	214,915,000	184,261,000	188,548,000	191,365,000	198,314,000	16.64	27.49
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,621,000	2,893,000	3,166,000	3,655,000	2,947,000	-9.40	-14.12
Interest-bearing deposits .....	102,444,000	83,306,000	83,310,000	85,591,000	72,460,000	22.97	69.04
Total deposits .....	105,065,000	86,199,000	86,476,000	89,246,000	75,407,000	21.89	65.05
Long-term debt that reprices within 1 year .....	4,813,000	4,525,000	7,614,000	6,876,000	8,693,000	6.36	-62.43
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	22,177,000	22,981,000	22,981,000	23,064,000	22,284,000		
Accounting restatements .....	0	0	0	0	0		
Net income .....	5,942,000	6,341,000	8,060,000	3,139,000	6,758,000		
Net sale of new perpetual preferred stock .....	0	734,000	-16,000	0	0		
Net sale of new common stock .....	-2,531,000	-4,494,000	-7,378,000	-721,000	-4,403,000		
Sale of treasury stock .....	5,000	6,000	6,000	6,000	4,000		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	1,221,000	1,078,000	1,429,000	1,472,000	1,439,000		
Change in other comprehensive income .....	-432,000	-68,000	-50,000	-158,000	-140,000		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	3,000	3,000	-877,000	0		
Holding company equity capital, ending balance .....	23,940,000	24,425,000	22,177,000	22,981,000	23,064,000		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	0.01			0.01			0.01			0			0		
Commercial and industrial loans .....	25.64			23.11			25.01			20.74			25.55		
Loans to individuals .....	46.86			44.91			50.36			41.81			49.72		
Loans to depository institutions and acceptances of other banks .....	0.05			0.03			0.03			0			0		
Agricultural loans .....	0			0			0			0			0		
Other loans and leases .....	1.50			1.52			1.55			0.12			0.14		
Net loans and leases .....	72.41			67.63			75.15			59.61			73.81		
Debt securities over 1 year .....	1.01			0.56			0.55			0.97			0.87		
Mutual funds and equity securities .....	0.44			0.07			0.06			0.07			0.08		
Subtotal .....	73.86			68.26			75.76			60.64			74.76		
Interest-bearing bank balances .....	12.50			13.29			10.65			15.54			10.35		
Federal funds sold and reverse repos .....	0.14			0.20			0.25			0.05			0.04		
Debt securities 1 year or less .....	1.13			4.64			0.87			10.35			3.40		
Trading assets .....	0.01			0			0			0.01			0		
Total earning assets .....	87.64			86.39			87.53			86.59			88.56		
Non-interest cash and due from depository institutions .....	1.40			1.60			0.69			1.56			1.82		
Other real estate owned .....	0			0			0			0			0		
All other assets .....	10.95			12.01			11.79			11.85			9.62		
<b>Memoranda</b>															
Short-term investments .....	13.77			18.13			11.76			25.94			13.79		
U.S. Treasury securities .....	1.75			4.75			0.90			10.83			3.75		
US agency securities (excluding mortgage-backed securities) .....	0			0			0			0			0		
Municipal securities .....	0.03			0.06			0.06			0.09			0.12		
Mortgage-backed securities .....	0.01			0.01			0.01			0.02			0.02		
Asset-backed securities .....	0			0			0			0			0		
Other debt securities .....	0.35			0.37			0.44			0.37			0.38		
Loans held-for-sale .....	0			0			0			0			0		
Loans held for investment .....	74.05			69.57			76.97			62.67			75.41		
Real estate loans secured by 1–4 family .....	0.01			0.01			0.01			0			0		
Revolving .....	0.01			0.01			0.01			0			0		
Closed-end, secured by first liens .....	0			0			0			0			0		
Closed-end, secured by junior liens .....	0			0			0			0			0		
Commercial real estate loans .....	0			0			0			0			0		
Construction and land development .....	0			0			0			0			0		
Multifamily .....	0			0			0			0			0		
Nonfarm nonresidential .....	0			0			0			0			0		
Real estate loans secured by farmland .....	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	0.01			0.02			0.01			0			0		
Real estate loans secured by 1-4 family	0.01			0.02			0.01			0			0		
Revolving	0.01			0.02			0.01			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.07			0.04			0.04			0			0		
Commercial and industrial loans	34.62			33.21			32.49			33.10			33.88		
Loans to individuals	63.28			64.54			65.44			66.72			65.93		
Credit card loans	48.35			48.09			48.58			50.13			49.02		
Agricultural loans	0			0			0			0			0		
Other loans and leases	2.02			2.18			2.01			0.19			0.19		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	0.06			0.09			0.09			0			0		
Real estate loans secured by 1-4 family	0.06			0.09			0.09			0			0		
Revolving	0.06			0.09			0.09			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.48			0.23			0.28			0			0		
Commercial and industrial loans	230.27			175.22			214.81			159.62			222.30		
Loans to individuals	420.93			340.54			432.61			321.76			432.62		
Credit card loans	321.59			253.72			321.15			241.77			321.68		
Agricultural loans	0			0			0			0			0		
Other loans and leases	13.46			11.52			13.31			0.91			1.25		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0.01			0.02			0.02			0.06			0.05		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.09			0.11			0.11			0.28			0.32		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.09			0.11			0.11			0.28			0.32		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	13.77			18.13			11.76			25.94			13.79		
Liquid assets	15.81			19.86			12.50			28.01			15.99		
Investment securities	2.58			5.26			1.47			11.39			4.35		
Net loans and leases	72.41			67.63			75.15			59.61			73.81		
Net loans, leases and standby letters of credit	72.41			67.63			75.15			59.61			73.81		
Core deposits	35.52			37.52			36.98			35.45			25.28		
Noncore funding	33.19			28.87			30.27			34.30			45.25		
Time deposits of \$250K or more	0.33			0.33			0.27			0.48			0.31		
Foreign deposits	0.30			0.39			0.39			0.47			0.24		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.14			-0.20			-0.25			-0.05			-0.04		
Commercial paper	0			0			0			0			1.51		
Other borrowings w/remaining maturity of 1 year or less	3.30			6.64			5.31			5.23			6.12		
Earning assets that reprice within 1 year	60.74			60.33			59.43			64.57			58.68		
Interest-bearing liabilities that reprice within 1 year	2.16			1.85			1.71			2			2.34		
Long-term debt that reprices within 1 year	2.24			2.46			4.04			3.59			4.38		
Net assets that reprice within 1 year	56.33			56.03			53.69			58.98			51.96		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	26.29			15.74			24.43			13.79			42.08		
Net short-term noncore funding dependence	-1.43			-4.62			2.17			-19.44			5.41		
Short-term investment / Short-term noncore funding	108.34			121.06			87.74			183.35			77.32		
Liquid assets - short-term noncore funding / Nonliquid assets	3.69			6.10			-1.03			19.25			-2.20		
Net loans and leases / Total deposits	148.13			144.57			163.86			127.82			194.12		
Net loans and leases / Core deposits	203.89			180.25			203.24			168.14			292.01		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.43			0.22			0.16			0.42			0.22		
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	82.93			98.69			96.01			99.41			98.11		
U.S. Treasury securities	67.99			90.31			61.32			95.14			86.09		
US agency securities (excluding mortgage-backed securities)	0.09			0.06			0.22			0.03			0.10		
Municipal securities	0.99			1.09			3.99			0.82			2.82		
Mortgage-backed securities	0.22			0.22			0.65			0.14			0.48		
Asset-backed securities	0			0			0			0			0		
Other debt securities	13.64			7.01			29.83			3.28			8.62		
Mutual funds and equity securities	17.07			1.31			3.99			0.59			1.89		
Debt securities 1 year or less	43.79			88.10			58.76			90.93			78.17		
Debt securities 1 to 5 years	37.68			9.37			32.39			7.59			15.44		
Debt securities over 5 years	1.46			1.22			4.86			0.89			4.51		
Pledged securities	16.46			0.38			1.48			0.28			1.15		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-11.41			-26.60			-55.31			81.46			1.35		
Investment securities	-42.85			-60.61			-87.25			152.50			79.29		
Core deposits	10.41			7.09			2.76			35.34			17.49		
Noncore funding	34.06			-22.48			-13.04			-26.86			-0.41		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			327,855,000	315,389,000	306,418,000
Commit: Secured commercial real estate loans .....	0	0	0	0	0
Commit: Unsecured real estate loans .....	0	0	0	24,000	70,000
Credit card lines (reported semiannually, June/Dec) .....			327,181,000	314,405,000	305,269,000
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	8,050,000	12,850,000	12,850,000	15,800,000	22,550,000
Futures and forward foreign exchange .....	33,189,000	29,031,000	32,556,000	26,111,000	36,486,000
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec) .....							173.88			164.81			154.51		
Standby letters of credit .....	0			0			0			0			0		
Commercial and similar letters of credit .....	0			0			0			0			0		
Securities lent .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor) .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary) .....	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0			0			0			0			0		
Derivative contracts .....	19.19			22.73			24.08			21.90			29.77		
Interest rate contracts .....	3.75			6.97			6.82			8.26			11.37		
Interest rate futures and forward contracts .....	0			0			0			0			0		
Written options contracts (interest rate) .....	0			0			0			0			0		
Purchased options contracts (interest rate) .....	0			0			0			0			0		
Interest rate swaps .....	3.75			6.97			6.82			8.26			11.37		
Foreign exchange contracts .....	15.44			15.76			17.27			13.64			18.40		
Futures and forward foreign exchange contracts .....	15.44			15.76			17.27			13.64			18.40		
Written options contracts (foreign exchange) .....	0			0			0			0			0		
Purchased options contracts (foreign exchange) .....	0			0			0			0			0		
Foreign exchange rate swaps .....	0			0			0			0			0		
Equity, commodity, and other derivative contracts .....	0			0			0			0			0		
Commodity and other futures and forward contracts .....	0			0			0			0			0		
Written options contracts (commodity and other) .....	0			0			0			0			0		
Purchased options contracts (commodity and other) .....	0			0			0			0			0		
Commodity and other swaps .....	0			0			0			0			0		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							265.73			262.32			215.81		



BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	41,239,000	41,881,000	45,406,000	41,911,000	59,036,000
Interest rate contracts .....	8,050,000	12,850,000	12,850,000	15,800,000	22,550,000
Foreign exchange contracts .....	33,189,000	29,031,000	32,556,000	26,111,000	36,486,000
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	33,189,000	29,031,000	32,556,000	26,111,000	36,486,000
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	8,050,000	12,850,000	12,850,000	15,800,000	22,550,000
Held for trading .....	1,068,000	899,000	955,000	1,215,000	1,214,000
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	1,068,000	899,000	955,000	1,215,000	1,214,000
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	40,171,000	40,982,000	44,451,000	40,696,000	57,822,000
Interest rate contracts .....	8,050,000	12,850,000	12,850,000	15,800,000	22,550,000
Foreign exchange contracts .....	32,121,000	28,132,000	31,601,000	24,896,000	35,272,000
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	41,239,000	41,881,000	45,406,000	41,911,000	58,965,000
One year or less .....	36,639,000	33,831,000	37,356,000	29,061,000	43,162,000
Over 1 year to 5 years .....	4,600,000	8,050,000	8,050,000	12,000,000	14,953,000
Over 5 years .....	0	0	0	850,000	850,000
Gross negative fair value (absolute value) .....	567,000	119,000	138,000	702,000	440,000
Gross positive fair value .....	1,875,000	531,000	590,000	629,000	343,000
Held for trading .....	41,000	11,000	10,000	27,000	12,000
Non-traded .....	1,834,000	520,000	580,000	602,000	331,000
Current credit exposure on risk-based capital derivative contracts .....	1,626,000	457,000	497,000	531,000	253,000
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	19.52			30.68			28.30			37.70			38.20		
Foreign exchange contracts .....	80.48			69.32			71.70			62.30			61.80		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Futures and forwards .....	80.48			69.32			71.70			62.30			61.80		
Written options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Purchased options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Swaps .....	19.52			30.68			28.30			37.70			38.20		
Held for trading .....	2.59			2.15			2.10			2.90			2.06		
Interest rate contracts .....	0			0			0			0			0		
Foreign exchange contracts .....	2.59			2.15			2.10			2.90			2.06		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Non-traded .....	97.41			97.85			97.90			97.10			97.94		
Interest rate contracts .....	19.52			30.68			28.30			37.70			38.20		
Foreign exchange contracts .....	77.89			67.17			69.60			59.40			59.75		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less) .....	100			100			100			100			99.88		
One year or less .....	88.85			80.78			82.27			69.34			73.11		
Over 1 year to 5 years .....	11.15			19.22			17.73			28.63			25.33		
Over 5 years .....	0			0			0			2.03			1.44		
Gross negative fair value (absolute value) .....	1.37			0.28			0.30			1.67			0.75		
Gross positive fair value .....	4.55			1.27			1.30			1.50			0.58		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03			0.01			0.01			0.03			0.02		
Gross positive fair value (X) .....	0.09			0.02			0.03			0.03			0.02		
Held for trading (X) .....	0			0			0			0			0		
Non-traded (X) .....	0.09			0.02			0.03			0.03			0.02		
Current credit exposure (X) .....	0.08			0.02			0.03			0.03			0.01		
Credit losses on derivative contracts .....	0			0			0			0			0		
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0		
90+ days past due .....	0			0			0			0			0		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.89			0.30			0.30			0.38			0.15		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	3,421,000	5,852,000	5,852,000	3,162,000	2,835,000
Gross losses	1,638,000	1,644,000	2,088,000	4,134,000	4,148,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	623,000	827,000	1,059,000	973,000	915,000
Net losses	1,015,000	817,000	1,029,000	3,161,000	3,233,000
Provision for loan and lease losses	1,146,000	-1,445,000	-1,392,000	4,641,000	3,554,000
Adjustments	-27,000	-5,000	-10,000	1,210,000	6,000
Ending balance	3,525,000	3,585,000	3,421,000	5,852,000	3,162,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	3,000	7,000

**Analysis Ratios**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.77			-1.02			-0.74			2.46			1.84		
Provision for loan and lease losses / Average loans and leases	1.03			-1.62			-1.13			3.86			2.50		
Provision for loan and lease losses / Net loan and lease losses	112.91			-176.87			-135.28			146.82			109.93		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.21			2.80			2.36			4.88			2.11		
Allowance for loan and lease losses / Total loans and leases	2.21			2.80			2.36			4.88			2.11		
Allowance for loan and lease losses / Net loans and leases losses (X)	2.60			3.29			3.32			1.85			0.98		
Allowance for loan and lease losses / Nonaccrual assets	1,045.99			1,896.83			1,598.60			1,847			526.41		
ALLL / 90+ days past due + nonaccrual loans and leases	485.54			874.39			715.69			939.33			251.55		
Gross loan and lease losses / Average loans and leases	1.47			1.84			1.69			3.44			2.92		
Recoveries / Average loans and leases	0.56			0.93			0.86			0.81			0.64		
Net losses / Average loans and leases	0.91			0.92			0.83			2.63			2.28		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	29.84			20			25.62			23.46			25.43		
Earnings coverage of net loan and lease losses (X)	8.65			8.41			8.93			2.81			3.70		

**Net Loan and Lease Losses By Type**

Real estate loans	0			0			0								
Real estate loans secured by 1-4 family	0			0			0								
Revolving	0			0			0								
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.65			0.41			0.38			2.36			1.66		
Loans to individuals	0.98			1.10			0.89			2.78			2.43		
Credit card loans	1.06			1.34			1.09			3.10			2.66		
Agricultural loans															
Loans to foreign governments and institutions	0			-2.30			-2.04								
Other loans and leases	0.38			0.15			0.14			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	704,000	381,000	440,000	441,000	877,000
90+ days past due loans and leases	389,000	221,000	264,000	306,000	655,000
Nonaccrual loans and leases	337,000	189,000	214,000	317,000	602,000
Total past due and nonaccrual loans and leases	1,430,000	791,000	918,000	1,064,000	2,134,000
Restructured 30–89 days past due	162,000	109,000	109,000	70,000	31,000
Restructured 90+ days past due	60,000	41,000	49,000	15,000	12,000
Restructured nonaccrual	19,000	20,000	22,000	14,000	10,000
Total restructured loans and leases	241,000	170,000	180,000	99,000	53,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,224,000	2,933,000	2,915,000	3,343,000	969,000
Other real estate owned	0	0	0	0	0
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

### Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.44			0.30			0.30			0.37			0.59		
90+ days past due loans and leases	0.24			0.17			0.18			0.26			0.44		
Nonaccrual loans and leases	0.21			0.15			0.15			0.26			0.40		
90+ days past due and nonaccrual loans and leases	0.46			0.32			0.33			0.52			0.84		

30–89 days past due restructured	0.10			0.09			0.08			0.06			0.02		
90+ days past due restructured	0.04			0.03			0.03			0.01			0.01		
Nonaccrual restructured	0.01			0.02			0.02			0.01			0.01		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.44			0.30			0.30			0.37			0.59		
90+ days past due assets	0.24			0.17			0.18			0.26			0.44		
Nonaccrual assets	0.21			0.15			0.15			0.26			0.40		
30+ days past due and nonaccrual assets	0.90			0.62			0.63			0.89			1.43		

#### Percent of Total Assets

90+ days past due and nonaccrual assets	0.34			0.22			0.25			0.33			0.63		
90+ days past due and nonaccrual assets + other real estate owned	0.34			0.22			0.25			0.33			0.63		

#### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	1.76			1.78			1.74			1.96			0.81		
Allowance for loan and lease losses	107.32			91.27			96.08			64			51.04		
Equity capital + allowance for loan and lease losses	13.77			11.68			12.84			12.99			6.15		
Tier 1 capital + allowance for loan and lease losses	15.49			13.09			14.54			14.33			7.08		
Loans and leases + other real estate owned	2.38			2.55			2.27			3.12			1.08		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Loans and Leases**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0			4.35			5								
	90+ days past due .....	0			0			0								
	Nonaccrual .....	0			0			0								
Commercial and industrial	30–89 days past due .....	0.44			0.25			0.29			0.26			0.48		
	90+ days past due .....	0.21			0.10			0.13			0.14			0.33		
	Nonaccrual .....	0.27			0.15			0.15			0.28			0.44		
Individuals	30–89 days past due .....	0.45			0.33			0.32			0.42			0.64		
	90+ days past due .....	0.27			0.22			0.21			0.31			0.50		
	Nonaccrual .....	0.18			0.15			0.15			0.26			0.38		
Depository institution loans	30–89 days past due .....	0			0			0								
	90+ days past due .....	0			0			0								
	Nonaccrual .....	0.88			0			0								
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....	0			0			0								
	90+ days past due .....	0			0			0								
	Nonaccrual .....	0			1.72			0								
Other loans and leases	30–89 days past due .....	0.22			0.11			0.10			0.88			0		
	90+ days past due .....	0.10			0.04			0.03			0			0		
	Nonaccrual .....	0.19			0.11			0.14			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0			4.35			5								
	90+ days past due .....	0			0			0								
	Nonaccrual .....	0			0			0								
Revolving	30–89 days past due .....	0			4.35			5								
	90+ days past due .....	0			0			0								
	Nonaccrual .....	0			0			0								
Closed-end	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Junior lien	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Commercial real estate	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Construction and development	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Multifamily	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Nonfarm non-residential	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Owner Occupied	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....	0.45			0.36			0.35			0.48			0.69		
	90+ days past due .....	0.30			0.26			0.26			0.38			0.55		
	Nonaccrual .....	0.16			0.15			0.14			0.26			0.40		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	10,048,000	10,231,000	10,064,000	10,458,000	10,353,000
Retained earnings .....	16,177,000	15,529,000	14,130,000	15,097,000	13,864,000
Accumulated other comprehensive income (AOCI) .....	-3,377,000	-2,963,000	-2,945,000	-2,895,000	-2,737,000
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	22,848,000	22,797,000	21,249,000	22,660,000	21,480,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	3,552,000	3,745,000	3,695,000	3,967,000	3,424,000
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	19,296,000	19,052,000	17,554,000	18,693,000	18,056,000
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	19,296,000	19,052,000	17,554,000	18,693,000	18,056,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	1,584,000	2,326,000	1,584,000	1,584,000	1,584,000
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	25,000	39,000	55,000	13,000	4,000
Additional tier 1 capital before deductions .....	1,609,000	2,365,000	1,639,000	1,597,000	1,588,000
Less: Additional tier 1 capital deductions .....	12,000	7,000	7,000	13,000	16,000
Additional tier 1 capital .....	1,597,000	2,358,000	1,632,000	1,584,000	1,572,000
<b>Tier 1 Capital</b> .....	20,893,000	21,410,000	19,186,000	20,277,000	19,628,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	990,000	360,000	240,000	360,000	480,000
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	1,000
Allowance for loan and lease losses in tier 2 capital .....	2,278,000	1,892,000	2,087,000	1,761,000	2,120,000
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	3,268,000	2,252,000	2,327,000	2,121,000	2,601,000
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	12,000	7,000	7,000	13,000	16,000
Tier 2 capital .....	3,256,000	2,245,000	2,320,000	2,108,000	2,585,000
Exited advanced approach tier 2 capital .....					
Total capital .....	24,149,000	23,655,000	21,506,000	22,385,000	22,213,000
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	211,181,000	185,745,000	187,117,000	189,019,000	195,720,000
Less: Deductions from common equity tier 1 capital .....	3,564,000	3,752,000	3,702,000	3,980,000	3,440,000
Less: Other deductions .....	6,000	-76,000	-88,000	-94,000	-51,000
Total assets for leverage ratio .....	207,611,000	182,069,000	183,503,000	185,133,000	192,331,000
Total risk-weighted assets .....	181,725,120	150,670,920	166,529,000	138,340,900	168,538,560
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.62			12.64			10.54			13.51			10.71		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	11.50			14.21			11.52			14.66			11.65		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	13.29			15.70			12.91			16.18			13.18		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	10.06			11.76			10.46			10.95			10.21		
Supplementary leverage ratio, advanced approaches HCs .....													8.76		



BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	414,000	435,000	386,000	414,000	412,000	-4.83	0.73
Total property and casualty assets .....	414,000	435,000	386,000	414,000	412,000	-4.83	0.73
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	247,000	247,000	234,000	234,000	264,000	0.00	-14.53
Total property and casualty equity .....	247,000	247,000	234,000	234,000	264,000	0.00	-14.53
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	48,000	32,000	55,000	49,000	82,000	50.00	6.67
Total property and casualty .....	48,000	32,000	55,000	49,000	82,000	50.00	6.67
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C) .....	86,000	86,000	70,000	74,000	86,000	0.00	-12.24
Unearned premiums (P/C) .....	5,000	4,000	4,000	4,000	7,000	25.00	-44.44
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	196,000	175,000	236,000	218,000	302,000	12.00	-19.01
Other insurance activities income .....	100,000	107,000	142,000	147,000	154,000	-6.54	-15.25
Insurance and reinsurance underwriting income .....	96,000	68,000	94,000	71,000	148,000	41.18	-22.58
Premiums .....	96,000	68,000	94,000	71,000	148,000	41.18	-22.58
Credit related insurance underwriting .....	5,000	4,000	6,000	6,000	7,000	25.00	-28.57
Other insurance underwriting .....	91,000	64,000	88,000	65,000	141,000	42.19	-22.22
Insurance benefits, losses, expenses .....	86,000	66,000	75,000	90,000	126,000	30.30	6.17
Net assets of insurance underwriting subsidiaries .....	414,000	435,000	386,000	414,000	412,000	-4.83	0.73
Life insurance assets .....	190,000	188,000	189,000	187,000	314,000	1.06	-57.49

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.19			0.24			0.20			0.22			0.21		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	100			100			100			100			100		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	0			0			0			0			0		
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	0.51			0.58			0.56			0.60			0.69		
Premium income / Insurance activities revenue .....	48.98			38.86			39.83			32.57			49.01		
Credit related premium income / Total premium income .....	5.21			5.88			6.38			8.45			4.73		
Other premium income / Total premium income .....	94.79			94.12			93.62			91.55			95.27		
Insurance underwriting net income / Consolidated net income .....	0.81			0.50			0.68			1.56			1.21		
Insurance net income (P/C) / Equity (P/C) .....	25.91			17.27			23.50			20.94			31.06		
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....	89.58			97.06			79.79			126.76			85.14		
Reinsurance recovery (P/C) / Total assets (P/C) .....	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.19			0.24			0.20			0.22			0.21		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.78			0.75			0.84			0.72			1.38		
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	27,787,000	23,375,000	26,835,000	22,300,000	29,607,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	9,578,000	7,195,000	8,166,000	6,816,000	10,057,000
Loans to depository institutions and other banks acceptances	59,000	16,000	17,000	0	0
Loans to foreign governments and institutions	99,000	58,000	49,000	0	0
Loans to individuals	17,564,000	15,806,000	18,246,000	15,460,000	19,479,000
Agricultural loans	0	0	0	0	0
Other foreign loans	487,000	300,000	357,000	24,000	71,000
Lease financing receivables	0	0	0	0	0
Debt securities	724,000	653,000	796,000	710,000	742,000
Interest-bearing bank balances	1,825,000	2,733,000	2,019,000	2,257,000	2,320,000
Total selected foreign assets	30,336,000	26,761,000	29,650,000	25,267,000	32,669,000
Total foreign deposits	639,000	712,000	738,000	902,000	470,000
Interest-bearing deposits	5,000	7,000	6,000	8,000	15,000
Non-interest-bearing deposits	634,000	705,000	732,000	894,000	455,000

### Analysis Ratios

Yield: Foreign loans	5			4.97			4.82			5.58			5.13		
Cost: Interest-bearing deposits	0			0			0			2.74			54.05		

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans	0.86			0.15			0.21			2.95			1.29		
Foreign governments and institutions	0			-2.30			-2.04								

### Growth Rates

Net loans and leases	18.87			19.01			20.34			-24.68			11.24		
Total selected assets	13.36			19.33			17.35			-22.66			11.21		
Deposits	-10.25			-11.77			-18.18			91.91			-3.69		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets .....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total net losses on securitized assets .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	233,045	139,842	207,089	339,744	679,928	66.65	335.52
Dividends	0	0	0	0	0		
Interest	50,440	0	0	48,317	209,195		-3.47
Management and service fees	182,605	139,842	207,089	291,427	470,733	30.58	14415.50
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	294,630	113,665	176,262	179,762	551,957	159.21	108.71
Dividends	77,990	53,700	93,068	44,200	115,220	45.23	27.85
Interest	183,585	24,939	37,379	83,005	369,085	636.14	389.52
Management and service fees	33,055	35,026	45,815	52,557	67,652	-5.63	-22.52
Other income	0	0	0	0	0		
Income from subsidiary holding companies	4,571,174	5,835,505	9,156,876	2,862,784	6,433,871	-21.67	3.68
Dividends	4,415,000	5,633,000	9,009,000	2,635,000	6,265,000	-21.62	7.95
Interest	90,534	44,529	58,553	96,880	113,582	103.31	-3.74
Management and service fees	65,640	157,976	89,323	130,904	55,289	-58.45	-70.84
Other income	0	0	0	0	0		
Total income from subsidiaries	5,098,849	6,089,012	9,540,227	3,382,290	7,665,756	-16.26	10.75
Securities gains (losses)	0	0	0	0	0		
Other operating income	736	208	517	5,253	4,339	253.85	-84.79
Total operating income	5,099,585	6,089,220	9,540,744	3,387,543	7,670,095	-16.25	10.65
Operating Expenses							
Personnel expenses	268,077	250,597	359,142	332,765	365,615	6.98	4.75
Interest expense	550,958	344,733	454,642	570,950	827,565	59.82	76.59
Other expenses	264,115	330,502	372,546	618,734	891,214	-20.09	-43.70
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,083,150	925,832	1,186,330	1,522,449	2,084,394	16.99	4.45
Income (loss) before taxes	4,015,823	5,164,914	8,354,691	1,865,797	5,585,616	-22.25	12.44
Applicable income taxes (credit)	-154,797	-189,941	-248,119	-236,399	-281,645		
Extraordinary items							
Income before undistributed income of subsidiaries	4,170,620	5,354,855	8,602,810	2,102,196	5,867,261	-22.12	8.77
Equity in undistributed income of subsidiaries	1,771,273	986,459	-542,563	1,037,023	890,291	79.56	1715.57
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-21,618	-9,513	-25,545	-23,178	-17,370		
Subsidiary holding companies	1,792,891	995,972	-517,018	1,060,201	907,661	80.01	1935.66
Net income (loss)	5,941,893	6,341,314	8,060,247	3,139,219	6,757,552	-6.30	51.13
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	56,372	44,187	67,523	21,022	97,850	27.58	-20.02
Subsidiary holding companys' net income	6,207,891	6,628,972	8,491,982	3,695,201	7,172,661	-6.35	48.55

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	100,747	0.18	72,143	0.15	49,381	0.10	0	4,393,294	39.65	-92.99
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	4,350,000		-100.00
Other receivables .....	100,747	0.18	72,143	0.15	49,381	0.10	0	43,294	39.65	4136.63
Investment in nonbank subsidiaries .....	15,862,785	28.27	7,762,817	16.61	9,206,019	19.50	6,910,857	15,719,036	104.34	236.80
Common and preferred stock .....	456,018	0.81	425,141	0.91	466,946	0.99	441,840	428,075	7.26	3.37
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	14,367,067	25.60	6,328,206	13.54	7,707,638	16.32	5,535,656	14,300,145	127.03	241.20
Other receivables .....	1,039,700	1.85	1,009,470	2.16	1,031,435	2.18	933,361	990,816	2.99	1693.08
Investment in subsidiary holding companies .....	31,158,107	55.52	32,075,800	68.63	32,421,846	68.66	33,366,491	26,571,235	-2.86	27.74
Common and preferred stock .....	23,489,659	41.86	23,738,641	50.79	22,155,775	46.92	22,864,339	22,736,990	-1.05	14.05
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	7,525,512	13.41	8,205,112	17.56	10,139,912	21.47	10,351,112	3,700,000	-8.28	103.39
Other receivables .....	142,936	0.25	132,047	0.28	126,159	0.27	151,040	134,245	8.25	48.34
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	540	0	2,401	0.01	1,152	0	876	440	-77.51	30.12
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	8,753,298	15.60	6,504,158	13.92	5,340,558	11.31	10,967,258	4,428,311	34.58	109.93
Cash and due from unrelated depository institution .....	11,203	0.02	5,865	0.01	881	0	929	1,527	91.01	375.31
Premises, furnishings, fixtures and equipment .....	2,703	0	3,250	0.01	3,304	0.01	3,692	1,118	-16.83	127.33
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	231,330	0.41	309,499	0.66	198,747	0.42	156,714	214,575	-25.26	-48.34
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	56,120,713	100.00	46,735,933	100.00	47,221,888	100.00	51,406,817	51,329,536	20.08	59.61
<b>Liabilities and Capital</b>										
Deposits .....	56	0	0	0	326	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	5,584,723	9.95	6,670,935	14.27	5,633,804	11.93	5,005,403	2,000,125	-16.28	44.25
Borrowings with maturity over 1 year .....	22,284,428	39.71	12,623,790	27.01	16,082,265	34.06	17,207,395	21,771,483	76.53	381.28
Subordinated notes and debentures .....	1,319,777	2.35	597,989	1.28	598,139	1.27	597,547	596,978	120.70	121.52
Other liabilities .....	2,590,326	4.62	1,869,027	4	2,046,947	4.33	1,742,613	2,196,513	38.59	69.17
Balance due to subsidiaries and related institutions .....	401,731	0.72	548,476	1.17	683,555	1.45	3,872,674	1,700,663	-26.76	-88.38
Total liabilities .....	32,181,041	57.34	22,310,217	47.74	25,045,036	53.04	28,425,632	28,265,762	44.24	128.47
Equity Capital .....	23,939,672	42.66	24,425,716	52.26	22,176,852	46.96	22,981,185	23,063,774	-1.99	13.59
Perpetual preferred stock (income surplus) .....	1,583,825	2.82	2,326,238	4.98	1,583,825	3.35	1,583,814	1,583,814	-31.91	0.00
Common stock .....	149,831	0.27	156,045	0.33	152,643	0.32	161,431	162,517	-3.98	-14.22
Common surplus .....	10,160,542	18.10	10,345,221	22.14	10,182,218	21.56	10,575,875	10,481,883	-1.79	-7.23
Retained earnings .....	15,685,404	27.95	14,832,047	31.74	13,473,846	28.53	13,834,188	13,864,378	5.75	43.92
Accumulated other comprehensive income .....	-3,377,379	-6.02	-2,962,804	-6.34	-2,944,662	-6.24	-2,894,986	-2,737,196		
Other equity capital components .....	-262,551	-0.47	-271,031	-0.58	-271,018	-0.57	-279,137	-291,622		
Total liabilities and equity capital .....	56,120,713	100.00	46,735,933	100.00	47,221,888	100.00	51,406,817	51,329,536	20.08	59.61
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	136,200	0.29	2,772,226	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	1,091,400		-100.00
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		



BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	33.41			33.32			32.11			13.71			28.13		
Bank net income / Average equity investment in banks .....															
Nonbank net income / Average equity investment in nonbanks .....	16.32			13.84			15.56			4.92			21.77		
Subsidiary HCs net income / Average equity investment in sub HCs .....	36.59			36.77			35.89			17.01			32.09		
Bank net income / Parent net income .....	0			0			0			0			0		
Nonbank net income / Parent net income .....	0.95			0.70			0.84			0.67			1.45		
Subsidiary holding companies' net income / Parent net income .....	104.48			104.54			105.36			117.71			106.14		
<b>Leverage</b>															
Total liabilities / Equity capital .....	134.43			91.34			112.93			123.69			122.55		
Total debt / Equity capital .....	121.93			81.44			100.62			99.26			105.66		
Total debt + notes payable to subs that issued TPS / Equity capital .....	121.93			81.44			100.62			99.26			105.66		
Total debt + Loans guaranteed for affiliate / Equity capital .....	121.93			81.44			100.62			99.26			105.66		
Total debt / Equity capital – excess over fair value .....	121.93			81.44			100.62			99.26			105.66		
Long-term debt / Equity capital .....	98.60			54.13			75.22			77.48			96.99		
Short-term debt / Equity capital .....	23.33			27.31			25.40			21.78			8.67		
Current portion of long-term debt / Equity capital .....	0			0			0			0			0		
Excess cost over fair value / Equity capital .....	0			0			0			0			0		
Long-term debt / Consolidated long-term debt .....	64.13			53.96			53.96			51.13			44.80		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100.03			98.93			102.01			101.41			100.44		
Total investment in subs / Equity capital .....	196.83			163.40			187.93			175.26			202.41		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0			-0.03			0.06			0.10			0.01		
Equity investment in subs – equity cap / Net income-div (X) .....	0						0.07			0.19			0.02		
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	234.33			322.43			382.32			121.03			225.69		
Cash from ops + noncash items + op expense / Op expense + dividend .....	246.35			287.82			368.04			145.27			264.02		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	259.04			-112.13			-105.66			318.23			132.61		
Pretax operating income + interest expense / Interest expense .....	828.88			1,598.24			1,937.64			426.79			774.95		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	828.88			1,598.24			1,937.64			426.79			774.95		
Dividends + interest from subsidiaries / Interest expense + dividends .....	271.88			404.59			488.31			142.31			312.02		
Fees + other income from subsidiaries / Salary + other expenses .....	52.86			57.28			46.77			49.91			47.24		
Net income / Current part of long-term debt + preferred dividends (X) .....	138.18			129.41			113.52			39.74			83.43		
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	8.90			15.51			15.89			13.11			-7.16		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	0			0			0			0			0		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	0			0			0			0			0		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	25.03			27.36			27.82			26.70			32.81		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	15.26			16.30			16.18			14.74			19.90		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	29.28			20.13			16.61			70.02			24.53		
Dividends declared / Net income .....	20.55			17			17.73			46.89			21.29		
Net income – dividends / Average equity .....	26.54			27.65			26.41			7.28			22.14		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0		
Dividends from nonbank subsidiaries .....	6.39			4.98			6.51			3			8.01		
Dividends from subsidiary holding companies.....	361.59			522.54			630.44			179.01			435.37		
Dividends from all subsidiaries .....	367.98			527.52			636.95			182.01			443.38		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries .....															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries .....															
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	138.35			121.53			137.83			210.26			117.75		
Interest income from nonbank subsidiaries.....	325.67			56.44			55.36			394.85			377.19		
Management and service fees from nonbank subsidiaries .....	58.64			79.27			67.85			250.01			69.14		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	522.65			257.24			261.04			855.11			564.08		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	71.12			84.98			106.09			71.31			87.35		
Interest income from subsidiary holding companies.....	1.46			0.67			0.69			2.62			1.58		
Management and service fees from subsidiary holding companies.....	1.06			2.38			1.05			3.54			0.77		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	73.63			88.03			107.83			77.47			89.70		
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.99			0			0			1.43			2.73		
Management and service fees from bank subsidiaries .....	3.58			2.30			2.17			8.60			6.14		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	4.57			2.30			2.17			10.03			8.86		
Dividends from nonbank subsidiaries .....	1.53			0.88			0.98			1.30			1.50		
Interest income from nonbank subsidiaries.....	3.60			0.41			0.39			2.45			4.81		
Management and service fees from nonbank subsidiaries .....	0.65			0.58			0.48			1.55			0.88		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	5.78			1.87			1.85			5.31			7.20		
Dividends from subsidiary holding companies.....	86.58			92.51			94.43			77.78			81.68		
Interest income from subsidiary holding companies.....	1.78			0.73			0.61			2.86			1.48		
Management and service fees from subsidiary holding companies.....	1.29			2.59			0.94			3.86			0.72		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	89.64			95.83			95.98			84.51			83.88		
Loans and advances from subsidiaries / Short term debt.....	0			0			2.42			55.38			54.57		
Loans and advances from subsidiaries / Total debt .....	0			0			0.61			12.15			4.48		